# Case 17-36397 Doc 1 Filed 12/07/17 Entered 12/07/17 15:35:39 Desc Main Document Page 1 of 13

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
yc pio ex	Write the name that is on your government-issued picture identification (for example, your driver's	Kordell First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Woodley, Jr.  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1808	

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Case number (if known)

Debtor 1 Kordell Woodley, Jr.

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		1365 N. Hudson Apt. 347 Chicago, IL 60610				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
ò.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Debtor 1 Kordell Woodley, Jr. Case number (if known)

7.	The chapter of the	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy								
	Bankruptcy Code you are choosing to file under									
	choosing to me under	☐ Ch	apter 7							
		☐ Ch	apter 11							
		☐ Ch	apter 12							
		■ Ch	apter 13							
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.								
						this option, sign	and attach the Applica	ation for Individuals to Pay		
			•	e in Installments (Office t my fee be waived ()	,	this antion anly if	you are filing for Char	oter 7. By law, a judge may,		
		l a	out is not requapplies to you	iired to, waive your fe r family size and you	e, and may do so are unable to pay	only if your income the fee in install	me is less than 150% of	of the official poverty line that this option, you must fill out		
9.	Have you filed for bankruptcy within the	□ No.								
	last 8 years?	■ Yes								
			District	ILNDBKE	When	7/21/16	Case number	16-23363		
			District	ILNDBKE	When	2/26/13	Case number	13-07221		
			District		When		Case number			
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes								
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	ou		
			District		When		Case number, if	known		
11.	Do you rent your residence?	■ No.	Go to li	ne 12.						
	rootuerioe :	☐ Yes	. Has you	ur landlord obtained a	n eviction judgme	nt against you?				
				No. Go to line 12.						
				No. Go to line 12.  Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

		Document	Page 4 of 13	
Debtor 1	Kordell Woodley, Jr.		Case	e number (if known)

Part	Report About Any Bu	sinesses	You Owr	n as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	e and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State & ZIP Code			
	it to this petition.		Chec	k the appropriate box to describe your business:			
				Health Care Business (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as defined in 11 U.S.C. § 101(53A))			
				Commodity Broker (as defined in 11 U.S.C. § 101(6))			
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation in 11 U.S	s. If you in is, cash-f i.C. 1116				
	For a definition of small	No.	ı amı	not filing under Chapter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am i	filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Pari	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is , why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?  Number, Street, City, State & Zip Code			
				Number, Street, City, State & ZIP Code			

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Debtor 1 Kordell Woodley, Jr.

Case number (if known)

Part 5:

## **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 13 Case number (if known) Kordell Woodley, Jr. Debtor 1 **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kordell Woodley, Jr. Kordell Woodley, Jr. Signature of Debtor 2

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on December 7, 2017

MM / DD / YYYY

Debtor 1 Kordell Woodley, Jr.

Document Page 7 of 13

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brian P. Deshur	Date	December 7, 2017	
Signature of Attorney for Debtor		MM / DD / YYYY	
Brian P. Deshur 6289354			
Printed name			
Law Offices of David Freydin			
Firm name			
8707 Skokie Blvd			
Suite 305			
Skokie, IL 60077			
Number, Street, City, State & ZIP Code			
Contact phone	Email address		
6289354			
Bar number & State		<del></del>	

		LAMALIN		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Kordell Woodley	, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(ii kilowii)				

# Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>=</del> -

		Docume	<u>ent Page 9 o</u>	<u>† 13                                    </u>	
Fill in this	information to identify your	case:			
Debtor 1	Kordell Woodley,	le .			
DCDIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)					Observativity is the second
(II KIIOWII)					☐ Check if this is an amended filing
					amenaea ming
Official	Form 106H				
		obtoro			40/45
<u>scnea</u>	ule H: Your Cod	eptors			12/15
•	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No □ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,				states and territories include
■ No.	Go to line 3.				
_	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
	. ,	3	, , , , , , , , , , , , , , , , , , , ,		
in line Form 1	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor lame, Number, Street, City, State and Zi	IP Code		Column 2: The cred Check all schedules	itor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			Schedule E/F, lin	
				☐ Schedule G, line	
_					
	Number Street City	State	ZIP Code		
	Sity .	Cidio	211 0000		
				Пол	
3.2	Name			Schedule D, line	
				☐ Schedule E/F, lin	
_				☐ Schedule G, line	
	Number Street City	State	ZIP Code		
(	JILY	GIGIE	ZII COUE		

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Kordell Woodley, Jr.		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF CO	MPENSATION OF ATTOR	NEY FOR D	EBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. I compensation paid to me within one year before rendered on behalf of the debtor(s) in contempts.	the filing of the petition in bankruptcy, of	or agreed to be paid	to me, for services	
	For legal services, I have agreed to accept			4,000.00	
	Prior to the filing of this statement I have red	ceived	\$	200.00	
	Balance Due		\$	3,800.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	■ I have not agreed to share the above-disclose	d compensation with any other person u	inless they are mem	abers and associates	of my law firm.
ſ	☐ I have agreed to share the above-disclosed cocopy of the agreement, together with a list of				law firm. A
5. I	In return for the above-disclosed fee, I have agre	ed to render legal service for all aspects	of the bankruptcy	case, including:	
b c	a. Analysis of the debtor's financial situation, an Representation of the debtor at the meeting of Representation of the debtor in adversary prod. [Other provisions as needed]  Negotiations with secured creditoreaffirmation agreements and app 522(f)(2)(A) for avoidance of liens	f creditors and confirmation hearing, and ceedings and other contested bankruptcy ors to reduce to market value; exer plications as needed; preparation a	d any adjourned head matters;  mption planning	arings thereof; ; preparation and	filing of
5. E	By agreement with the debtor(s), the above-discle	osed fee does not include the following	service:		
		CERTIFICATION			
	certify that the foregoing is a complete statemer ankruptcy proceeding.	nt of any agreement or arrangement for p	payment to me for	representation of the	debtor(s) in
De	ecember 7, 2017	/s/ Brian P. Deshu			
Da	ate	Brian P. Deshur 62 Signature of Attorney			
		Law Offices of Da			
		8707 Skokie Blvd	•		
		Suite 305 Skokie. IL 60077			

Name of law firm

# United States Bankruptcy Court Northern District of Illinois

In re	Kordell Woodley, Jr.		Case No.	
		Debtor(s)	Chapter _	13
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors:		20
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	December 7, 2017	/s/ Kordell Woodley, Jr.  Kordell Woodley, Jr.  Signature of Debtor		

Arnold Scott Harris PC 111 W. Jackson Blvd, Ste 600 Chicago, IL 60604-4134

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

City of Chicago 121 N. LaSalle St. Room 107 Chicago, IL 60604

Comcast 1255 W. North Ave Chicago, IL 60622

Comed PO Box 6111 Carol Stream, IL 60197

Credit Protection Association 13355 Noel Rd., Suite 2100 Dallas, TX 75240

Cricket Communications 7337 Trade St. San Diego, CA 92121

Diversified Consultants, Inc. Diversified Consultants, Inc. Po Box 551268 Jacksonville, FL 32255

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Illinois Department of Human Servic 160 N LaSalle, Ste. N100 Chicago, IL 60601 Illinois Tollway Attn: Legal Department 2700 Ogden Ave Downers Grove, IL 60515

LaTosha Woodley 6909 S. Dorchester Chicago, IL 60637

Linebarger Goggan Blair and Sampson PO Box 06152 Chicago, IL 60606

Overlnd Bond 4701 W. Fullerton Ave. Chicago, IL 60639

Pangea/prop 640 N La Salle Street Chicago, IL 60654

Semrad Law Firm 20 S. Clark St. 28th Fl. Chicago, IL 60603

Stellar Recovery Inc Attn: Bankruptcy Po Box 48370 Jackonville, FL 32247

Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

TitleMax of Illinios 15 Bull Street. Ste. 200 Savannah, GA 31401

Westlake Financial Srvs Customer Care Po Box 76809 Los Angeles, CA 90054